

**METHOD FOR PREPARING A PAYMENT TRANSACTION IN A  
COMMUNICATION NETWORK**

ABSTRACT

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A method for preparing a payment transaction using a communication terminal associated with a payer and a receiver terminal associated with a payee. The communication terminal is associated with a first payment  
10 system in a first communication network and the receiver terminal is associated with a second payment system. In this case, a payment request message relating to the payer from the receiver terminal prompts the second payment system to create authorization data associated  
15 with the payment request message and to send them to the receiver terminal. The receiver terminal transmits a further payment request message together with the authorization data to the first payment system. The first payment system uses the authorization data to check  
20 whether the payee is authorized to participate in the payment transaction, and if appropriate the first payment system transmits a guarantee data record guaranteeing payment by the payer to the receiver terminal.